



## Citi Residential Lending

P.O. Box 11000  
 Santa Ana, CA 92711-1000

October 20, 2008

John Vindiola  
 6419 Brookfield Dr  
 Houston, TX 77085

2223

Re: Loan Number [REDACTED] 1049  
 Property Address: 6419 Brookfield Dr, Houston TX 77085  
 Bankruptcy Case No.: 06-30456 MI

## NOTICE OF INTEREST RATE CHANGE AND MONTHLY PAYMENT CHANGE

Your interest rate will change on the first day of 12-01-08 and on that day every 6 months thereafter. Interest is charged after it is earned. The payment you make on the first of each month pays the interest for the previous month and the principal for the month ahead. Therefore, your new monthly payment will change a month after the interest rate change date. Your new payment will be effective on 01-01-09.

Below is a summary of your current and new interest rate and payment amount.

	CURRENT	NEW
Interest Rate	9.87500%	9.87500%
Index Rate	2.75875%	4.17875%
Principal and Interest \$	1,043.28 \$	1,043.28

Your total monthly payment, including escrow if applicable, is \$ 1,043.28.

Please be advised that the Total Monthly Payment amount listed includes escrow amounts based on the most current information available. If the escrow department is in the process of making an advance or has otherwise received information necessitating a change in your escrow payment, this change may not be reflected here and you will be separately notified of that change if applicable.

The new interest rate was determined by taking the index rate plus 5.75000%. If applicable, the new interest rate was rounded according to the terms of your note. The projected unpaid principal balance used for this change is \$ 116,452.34, assuming your payments were made on the scheduled due dates.

AR002/076/CPI

Federal law requires us to notify you that we are acting as a debt collector and any information we collect from you will be used for the purpose of collecting your debt. Unless federal law otherwise prohibits, we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Please be advised that if your loan is in a bankruptcy or has been discharged, this is not an attempt to collect a debt but is sent to you for informational purposes only.



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Dear Customer(s):

We are aware that you and/or a co-borrower are presently a debtor in a bankruptcy case. Citi Residential Lending holds an Adjustable Rate Note ("NOTE") secured by a mortgage (or Deed of Trust) against the residential real property located at:

6419 BROOKFIELD DR  
HOUSTON TX 77085

Pursuant to the terms of the Note, the monthly payment amount is subject to an interest rate change every six months. Although the prepetition amounts owed to Citi Residential Lending have been set forth in Citi Residential Lending's proof of claim filed with the court, the postpetition payments may change every six months in accordance with the terms of the Note. As a consequence, Citi Residential Lending is providing appropriate notification of the adjustment in the interest rate, including the change date and the new monthly payment amount. This notice has been provided for information purposes only and should not be construed as an attempt to collect a debt in violation of the automatic stay under 11 U.S.C. Sec. 362(a).

Thank you for your cooperation. If you have any questions, please feel free to contact our Customer Care Department at (800) 430- 5262.

Sincerely,

Service Relations Department

CC: Debtor's Counsel: Kenneth A Keeling  
Trustee: William Heitkamp

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For information on your home loan, visit [www.mycitiresidentialloan.com](http://www.mycitiresidentialloan.com).  
If you have additional questions or concerns, please contact Customer  
Care at (800) 430-5262, Monday through Friday, 6:00 a.m. to 6:00 p.m.,  
Pacific Time.

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AR002/076/CPI